

Debtor 1: Bonnie M. Roseff			Social Security number or ITIN: xxx-xx-6808
First Name	Middle Name	Last Name	EIN: __-__-_____
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	EIN: __-__-_____
United States Bankruptcy Court: Northern District of West Virginia			Date case filed for chapter: 7 7/5/24
Case number: 3:24-bk-00344			

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case – No Asset

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bonnie M. Roseff	
2. All other names used in the last 8 years		
3. Address	9890 Washingtonian Blvd #308 Gaithersburg, MD 20878	
4. Debtor's attorney Name and address	Michael J. Novotny 36 Bakerton Road Suite 205 Harpers Ferry, WV 25425	Contact phone 304-671-2297
5. Bankruptcy trustee Name and address	Aaron C. Amore Amore Law, PLLC 206 West Liberty Street Post Office Box 386 Charles Town, WV 25414	Contact phone 304-885-4111

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court Northern District Of West Virginia P.O. Box 70 – 12th and Chapline Streets Wheeling, WV 26003–0008	Hours open: Monday – Friday 8:30 AM – 5:00 PM Contact phone 304–233–1655 Date: 7/6/24
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov.</p>		
7. Meeting of creditors	August 15, 2024 at 10:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Zoom video meeting, Go to Zoom.us/join, Meeting ID 343 677 7009, Passcode 3508367107, OR Call 1–681–239–0783 For additional meeting information go to www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/15/24
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the <i>conclusion</i> of the meeting of creditors
	Deadline to object to venue:	Within 21 days after the meeting of creditors set forth above.
10. Proof of claim	For creditors other than a Claim Secured by a Security Interest in the Debtor's Principal Residence: a date has not been set yet. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		

11. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. Sec. 1328(f), you must file a motion by the deadline.

In re:
Bonnie M. Roseff
Debtor

Case No. 24-00344-dlb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0424-3
Date Rcvd: Jul 08, 2024

User: ad
Form ID: 309A

Page 1 of 2
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2024:

Recip ID	Recipient Name and Address
db	+ Bonnie M. Roseff, 9890 Washingtonian Blvd #308, Gaithersburg, MD 20878-5385
1687487	+ Adventist Health Care, PO Box 62690, Baltimore, MD 21264-2690
1687488	+ Adventist Health Care Imaging, PO Box 69420, Baltimore, MD 21264-9420
1687489	+ Adventist Healthcare Shady Grove MC, 9901 Medical Ctr Dr, Rockville, MD 20850-3357
1687491	+ Bank of America, PO Box 30285, Salt Lake City, UT 84130-0285
1687492	+ Bielory & Hennes, Peter S. Hennes, 3000 Yorktowne Blvd, Brick NJ 08723-7989
1687494	Capital Womens Care, PO Box 791208, Grafton, NY 12082
1687504	MEP Health LLC, PO Box 645424, Cincinnati, OH 45264-5424
1687510	+ Pankaj LAL MD PC, PO Box 60586, Potomac, MD 20859-0586
1687511	+ Peter S. Hennes, Bielory & Hennes PC, 1410 Hooper Ave 2nd Flr, Toms River, NJ 08753-2854
1687514	+ Shady Grove Hospital, 9901 Medical Center Dr, Rockville MD 20850-3395
1687517	+ Turnstile Capital, PO Box 88740, Sioux Falls, SD 57109-8740
1687519	Wilton Nedd, Tenaglia & Hunt PA, 9211 Corp Blvd Ste 130, Rockville, MD 20850

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: novotnylawyer@gmail.com	Jul 08 2024 18:55:00	Michael J. Novotny, 36 Bakerton Road Suite 205, Harpers Ferry, WV 25425
tr	+ EDI: FACAMORE.COM	Jul 08 2024 22:49:00	Aaron C. Amore, Amore Law, PLLC, 206 West Liberty Street, Post Office Box 386, Charles Town, WV 25414-0386
ust	+ Email/Text: ustpregion04.ct.ecf@usdoj.gov	Jul 08 2024 18:55:00	United States Trustee, 2025 United States Courthouse, 300 Virginia Street East, Charleston, WV 25301-2503
1687490	+ Email/Text: bk@avant.com	Jul 08 2024 18:55:00	Avant, 222 N Lasalle St Ste 1600, Chicago, IL 60601-1112
1687496	Email/Text: BKBCNMAIL@carringtonms.com	Jul 08 2024 18:55:00	Carrington Mortgage, 1600 South Douglas Rd Ste 110, Anaheim, CA 92806
1687498	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Jul 08 2024 18:55:00	Comptroller of Maryland, Revenue Administration Division, 110 Carroll St, Annapolis, MD 21411-0001
1687493	+ EDI: CAPITALONE.COM	Jul 08 2024 22:49:00	Capital One, PO Box 30281, Salt Lake City UT 84130-0281
1687495	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 08 2024 18:55:00	Card Services, PO Box 84064, Columbus, GA 31908-4064

1687497	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jul 08 2024 18:55:00	Commonwealth Financial Systems, 245 Main Street, Dickson City PA 18519-1641
1687499	+ Email/Text: bankruptcy@consumerportfolio.com	Jul 08 2024 18:55:00	Consumer Portfolio Services, PO Box 57071, Irvine, CA 92619-7071
1687500	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 08 2024 19:02:59	Credit One Bank, PO Box 98873, Las Vegas NV 89193-8873
1687501	EDI: IRS.COM	Jul 08 2024 22:49:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1687503	+ Email/Text: PBNCNotifications@peritusservices.com	Jul 08 2024 18:55:00	Kohls, PO Box 3115, Milwaukee WI 53201-3115
1687505	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 08 2024 18:55:00	Mercury/FBT, PO Box 84064, Columbus, GA 31908-4064
1687506	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 08 2024 19:03:01	Merrick bank, PO Box 9201, Old Bethpage NY 11804-9001
1687507	^ MEBN	Jul 08 2024 18:48:38	NCB Management Services, Inc, 1 Allied Drive, Trevose, PA 19053-6945
1687508	Email/Text: Bankruptcy@nacscom.com	Jul 08 2024 18:55:00	North American Credit Serv, 2810 Walker Rd, Chattanooga, TN 37421
1687509	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 08 2024 19:03:01	Ollo Card Services, Attn: Bankruptcy, PO Box 9222, Old Bethpage, NY 11804-9222
1687512	Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2024 19:02:57	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
1687513	+ Email/Text: bankruptcy@savit.com	Jul 08 2024 18:55:00	Savit Collection Agency, PO Box 250, East Brunswick NJ 08816-0250
1687515	EDI: SYNC	Jul 08 2024 22:49:00	Synchrony Bank, PO Box 965060, Orlando FL 32896-5060
1687518	^ MEBN	Jul 08 2024 18:48:39	US Acute Care Solutions, PO Box 9820, Coral Springs, FL 33075-0820

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
1687502	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Services, Centralized Insolvency Operation, P.O. Box 21126, Philadelphia, PA 19114-0326
1687516	##+	The Gastroenterology Center of Virginia, 3975 Fair Ridge Dr #300N, Fairfax, VA 22033-2928

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2024

Signature: /s/Gustava Winters